

DECLARATION OF PROFIT RATES

For PKR Accounts

HBL Islamic Banking is pleased to announce the profit rates for the month of Dec'16.
Details of Current Declared Profit Rate and Historical Declared Profit Rates are as follows:

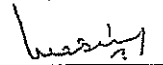
SAVING ACCOUNTS					Declared profit rates (%)											
Product Name	Profit Payment Period	Weightages assigned for the period Apr'2016 to Jun'2016	Weightages assigned for the period Jul'2016 to Sep'2016	Weightages assigned for the period Oct'2016 to Dec'2016	Jan-16 (Declared)	Feb-16 (Declared)	Mar-16 (Declared)	Apr-16 (Declared)	May-16 (Declared)	Jun-16 (Declared)	Jul-16 (Declared)	Aug-16 (Declared)	Sep-16 (Declared)	Oct-16 (Declared)	Nov-16 (Declared)	Dec-16 (Declared)
HBL Islamic PLS Account	January & July	0.0575	0.0637	0.0667	3.40%	3.40%	3.40%	3.40%	3.40%	3.40%	3.40%	3.40%	3.40%	3.40%	3.40%	5.01%
HBL Al-Mukhtar Account	January & July	0.0008	0.0009	0.0010	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.07%
HBL at Work Islamic Premium Account	January & July	0.0008	0.0009	0.0010	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.07%
HBL Al-Ziarat Account	On Maturity	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
HBL Al-Hilfa Account	Monthly	0.0634	0.0656	0.0686	3.75%	3.75%	3.75%	3.75%	3.75%	3.500%	3.500%	3.500%	3.500%	3.500%	3.500%	5.160%
On Daily Actual Deposits of Rs. 500K but less than 1(M)		0.0693	0.0721	0.0755	4.10%	4.10%	4.10%	4.10%	4.10%	3.850%	3.850%	3.850%	3.850%	3.850%	3.850%	5.680%
On Daily Actual Deposits of Rs. 1(M) but less than 5(M)		0.0701	0.0731	0.0765	4.15%	4.15%	4.15%	4.15%	4.15%	3.900%	3.900%	3.900%	3.900%	3.900%	3.900%	5.750%
On Daily Actual Deposits of Rs. 5(M) but less than 25(M)		0.0710	0.0740	0.0775	4.20%	4.20%	4.20%	4.20%	4.20%	3.950%	3.950%	3.950%	3.950%	3.950%	3.950%	5.830%
On Daily Actual Deposits of Rs. 25(M) but less than 50(M)		0.0718	0.0745	0.0780	4.25%	4.25%	4.25%	4.25%	4.25%	3.975%	3.975%	3.975%	3.975%	3.975%	3.975%	5.860%
On Daily Actual Deposits of Rs. 50(M) but less than 100(M)		0.0727	0.0750	0.0785	4.30%	4.30%	4.30%	4.30%	4.30%	4.000%	4.000%	4.000%	4.000%	4.000%	4.000%	5.900%
On Daily Actual Deposits of Rs. 100(M) but less than 250(M)		0.0735	0.0754	0.0789	4.35%	4.35%	4.35%	4.35%	4.35%	4.025%	4.025%	4.025%	4.025%	4.025%	4.025%	5.940%
On Daily Actual Deposits of Rs. 250(M) but less than 500(M)		0.0744	0.0759	0.0794	4.40%	4.40%	4.40%	4.40%	4.40%	4.050%	4.050%	4.050%	4.050%	4.050%	4.050%	5.970%
On Daily Actual Deposits of Rs. 500(M) but less than Rs. 1(B)		0.0752	0.0764	0.0799	4.45%	4.45%	4.45%	4.45%	4.45%	4.075%	4.075%	4.075%	4.075%	4.075%	4.075%	6.010%
On Daily Actual Deposits of Rs. 1(B) and above																

Profit Sharing Ratio

RABBULMAL	70%
MUDARIB (Bank's Share)	30%

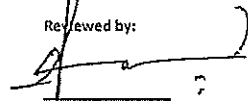
(No change in Profit Sharing Ratio since last two Quarters)

Prepared by:



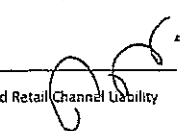
Manager Pool Management

Reviewed by:


Unit Head
Pool Management


Head Product
Development

Approved by:


Head Retail Channel Liability


Resident Shariah
Board Member


Head Islamic Banking

HBL Islamic Banking is pleased to announce the profit rates for the month of Dec'16. Details of Current declared profit rates and Historical declared profit rates are as follows:

HEL AL-Samarai Account

*Weighings of Current quarter is applied on the deposit from Oct 2016 and onward. Weighings of other tenor has been already published vide our circular no.P/INST-IBD/2016/16 dated 27-September-2016.

Product Name	Profit Payment Period	Weightages assigned for the period Apr'2016 to Jun'2016	Weighttages assigned for the period Jul'2016 to Sep'2016	Weighttages assigned for the period Oct'2016 to Dec'2016	Jan-2016 (Declared)										Feb-2016 (Declared)										
					For deposits upto 31-Dec-10	For deposits from Jan '11 to Oct'11	For deposits from Nov'11 to Aug'2012	For deposits from Sep'12 to Dec'2012	For deposits from Jan'13 to Feb'13	For deposits from Mar'13 to Apr'13	For deposits from May'13 to Jun'15	For deposits from Feb'15 to Mar'15	For deposits from Apr'15 to May'15	For deposits from Jun'15 to Sep'15	For deposits from Oct'15 & onward	For deposits upto 31-Dec-10	For deposits from Jan '11 to Oct'11	For deposits from Nov'11 to Aug'2012	For deposits from Sep'12 to Dec'2012	For deposits from Jan'13 to Feb'13	For deposits from Mar'13 to Apr'13	For deposits from May'13 to Jun'15	For deposits from Feb'15 to Mar'15	For deposits from Apr'15 to May'15	For deposits from Jun'15 to Sep'15
1 Month	On Maturity	0.0710	0.0787	0.0824	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	4.20%	NA	NA	NA	NA	NA	NA	NA	NA	NA	4.20%
3 Months	On Maturity	0.0727	0.0808	0.0843	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	4.30%	NA	NA	NA	NA	NA	NA	NA	NA	NA	4.30%
6 Months	On Maturity	0.0760	0.0843	0.0863	NA	NA	NA	NA	NA	NA	NA	NA	NA	5.00%	5.00%	4.50%	NA	NA	NA	NA	NA	NA	NA	5.00%	5.00%
One Year	Monthly	0.0769	0.0853	0.0892	NA	NA	NA	NA	NA	NA	6.50%	6.50%	0.25%	5.75%	4.55%	NA	NA	NA	NA	NA	NA	6.50%	6.50%	6.25%	5.75%
	Quarterly	0.0786	0.0871	0.0912	NA	NA	NA	NA	NA	NA	6.75%	6.75%	6.35%	5.85%	4.65%	NA	NA	NA	NA	NA	NA	6.75%	6.75%	6.35%	5.85%
	Six Monthly	0.0803	0.0890	0.0932	NA	NA	NA	NA	NA	NA	7.00%	7.00%	6.45%	5.95%	4.75%	NA	NA	NA	NA	NA	NA	7.00%	7.00%	6.45%	5.95%
	On Maturity	0.0845	0.0937	0.0981	NA	NA	NA	NA	NA	NA	7.25%	7.25%	6.70%	6.20%	5.00%	NA	NA	NA	NA	NA	NA	7.25%	7.25%	6.70%	6.20%
Three Years	Monthly	0.0837	0.0928	0.0971	NA	NA	9.50%	8.15%	7.00%	7.00%	6.75%	6.75%	6.35%	5.85%	4.95%	NA	NA	9.50%	8.15%	7.00%	7.00%	6.75%	6.75%	6.35%	5.85%
	Quarterly	0.0853	0.0946	0.0980	NA	NA	9.75%	8.35%	7.25%	7.25%	7.00%	7.00%	6.45%	5.95%	5.05%	NA	NA	9.75%	8.35%	7.25%	7.25%	7.00%	7.00%	6.45%	5.95%
	Six Monthly	0.0870	0.0965	0.1010	NA	NA	10.00%	8.60%	7.50%	7.50%	7.25%	7.25%	6.65%	6.05%	5.15%	NA	NA	10.00%	8.60%	7.50%	7.50%	7.25%	7.25%	6.65%	6.05%
	On Maturity	0.0929	0.1031	0.1075	NA	NA	12.25%	10.00%	8.00%	8.00%	8.00%	8.00%	6.65%	6.40%	5.50%	NA	NA	12.25%	10.00%	8.00%	8.00%	8.00%	8.00%	6.65%	6.40%
Five Years	Monthly	0.0777	0.0862	0.0902	10.25%	12.00%	10.25%	8.50%	7.25%	7.25%	7.00%	7.00%	6.45%	5.10%	4.60%	10.25%	12.00%	10.25%	8.50%	7.25%	7.25%	7.00%	7.00%	6.45%	5.10%
	Quarterly	0.0820	0.0909	0.0951	10.50%	12.25%	10.50%	8.75%	7.50%	7.50%	7.25%	7.25%	6.55%	5.35%	4.85%	10.50%	12.25%	10.50%	8.75%	7.50%	7.50%	7.25%	7.25%	6.55%	5.35%
	Six Monthly	0.0870	0.0965	0.1010	10.75%	12.50%	10.75%	9.00%	7.75%	7.75%	7.50%	7.50%	6.65%	5.65%	5.15%	10.75%	12.50%	10.75%	9.00%	7.75%	7.75%	7.50%	7.50%	6.65%	5.65%
	On Maturity	0.1014	0.1124	0.1177	13.50%	15.00%	13.50%	10.75%	8.25%	8.25%	8.25%	8.25%	6.70%	6.50%	6.00%	13.50%	15.00%	13.50%	10.75%	8.25%	8.25%	8.25%	8.25%	6.70%	6.50%
Ten Years	Monthly																								
	Quarterly																								
	Six Monthly																								
	On Maturity																								

HBL Islamic Banking is pleased to announce the profit rates for the month of Dec'16. Details of Current declared profit rates and Historical declared profit rates are as follows:

HBL Al-Samarat Account

*Weightages of Current quarter is applied on the deposit from Oct 2016 and onward. Weightages of other tenor has been already published vide our circular no P/INST-IBD/2016/16 dated 27-September-2016.

[illegible]

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FBL Al-Samarat Account

*Weightages of Current quarter is applied on the deposit from Oct 2016 and onward. Weightages of other tenor has been already published vide our circular no.P/INST-BO/2016/16 dated 27-September-2016.

[illegible]

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HBL Al-Samarat Account

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HBL At-Samarat Account

*Weightages of Current quarter is applied on the deposit from Oct 2016 and onward. Weightages of other tenor has been already published vide our circular no P/NST-SD/2016/16 dated 27-September-2016

Product Name	Profit Payment Period	Weightfages assigned for the period Apr'2016 to Jun'2016	Weightfages assigned for the period Jul'2016 to Sep'2016	Weightfages assigned for the period Oct'2016 to Dec'2016	Sep-2016 (Declared)										Oct-2016 (Declared)												
					For deposits upto 31-Dec-10	For deposits from Jan '11 to Oct'11	For deposits from Nov'11 to Aug'2012	For deposits from Sep'12 to Dec'2012	For deposits from Jan'13 to Feb'13	For deposits from Mar'13 to Apr'13	For deposits from May'13 to Jun'13	For deposits from Jul'13 to Aug'13	For deposits from Sep'13 to Oct'13	For deposits from Nov'13 to Dec'13	For deposits upto 31-Dec-10	For deposits from Jan '11 to Oct'11	For deposits from Nov'11 to Aug'2012	For deposits from Sep'12 to Dec'2012	For deposits from Jan'13 to Feb'13	For deposits from Mar'13 to Apr'13	For deposits from May'13 to Jun'13	For deposits from Jul'13 to Aug'13	For deposits from Sep'13 to Oct'13	For deposits from Nov'13 to Dec'13			
1 Month	On Maturity	0.0710	0.0787	0.0824	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	4.20%	NA	NA	NA	NA	NA	NA	NA	NA	NA	4.20%		
3 Months	On Maturity	0.0727	0.0806	0.0843	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	4.30%	NA	NA	NA	NA	NA	NA	NA	NA	NA	4.30%		
6 Months	On Maturity	0.0760	0.0843	0.0883	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	4.50%	NA	NA	NA	NA	NA	NA	NA	NA	NA	4.50%		
One Year	Monthly	0.0769	0.0853	0.0882	NA	NA	NA	NA	NA	NA	NA	NA	NA	5.75%	4.55%	NA	NA	NA	NA	NA	NA	NA	NA	NA	4.55%		
	Quarterly	0.0788	0.0871	0.0912	NA	NA	NA	NA	NA	NA	NA	NA	NA	5.85%	4.65%	NA	NA	NA	NA	NA	NA	NA	NA	NA	4.65%		
	Six Monthly	0.0803	0.0890	0.0932	NA	NA	NA	NA	NA	NA	NA	NA	NA	5.95%	4.75%	NA	NA	NA	NA	NA	NA	NA	NA	NA	4.75%		
	On Maturity	0.0845	0.0937	0.0981	NA	NA	NA	NA	NA	NA	NA	NA	NA	6.20%	5.00%	NA	NA	NA	NA	NA	NA	NA	NA	NA	5.00%		
Three Years	Monthly	0.0837	0.0928	0.0971	NA	NA	NA	NA	NA	NA	6.75%	6.75%	6.35%	5.85%	4.95%	NA	NA	NA	NA	NA	NA	NA	6.75%	6.75%	6.35%	5.85%	4.95%
	Quarterly	0.0853	0.0946	0.0990	NA	NA	NA	NA	NA	NA	7.00%	7.00%	6.45%	5.95%	5.05%	NA	NA	NA	NA	NA	NA	NA	7.00%	7.00%	6.45%	5.95%	5.05%
	Six Monthly	0.0870	0.0965	0.1010	NA	NA	NA	NA	NA	NA	7.25%	7.25%	6.55%	6.05%	5.15%	NA	NA	NA	NA	NA	NA	NA	7.25%	7.25%	6.55%	6.05%	5.15%
	On Maturity	0.0929	0.1031	0.1079	NA	NA	NA	NA	NA	NA	8.00%	8.00%	6.65%	6.40%	5.50%	NA	NA	NA	NA	NA	NA	NA	8.00%	8.00%	6.65%	6.40%	5.50%
Five Years	Monthly	0.0777	0.0802	0.0802	NA	12.00%	10.25%	8.50%	7.25%	7.25%	7.00%	7.00%	6.45%	5.10%	4.60%	NA	12.00%	10.25%	8.50%	7.25%	7.25%	7.00%	7.00%	6.45%	5.10%	4.60%	
	Quarterly	0.0820	0.0909	0.0951	NA	12.25%	10.50%	8.75%	7.50%	7.50%	7.25%	7.25%	6.55%	5.35%	4.85%	NA	12.25%	10.50%	8.75%	7.50%	7.50%	7.25%	7.25%	6.55%	5.35%	4.85%	
	Six Monthly	0.0870	0.0965	0.1010	NA	12.50%	10.75%	9.00%	7.75%	7.75%	7.50%	7.50%	6.65%	5.65%	5.15%	NA	12.50%	10.75%	9.00%	7.75%	7.75%	7.50%	7.50%	6.65%	5.65%	5.15%	
	On Maturity	0.1014	0.1124	0.1177	NA	15.00%	13.50%	10.75%	8.25%	8.25%	8.25%	8.25%	6.70%	6.50%	6.00%	NA	15.00%	13.50%	10.75%	8.25%	8.25%	8.25%	8.25%	6.70%	6.50%	6.00%	
Ten Years	Monthly																										
	Quarterly																										
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HBL Al-Samarat Account

*Weightages of Current quarter is applied on the deposit from Oct 2016 and onward. Weightages of other tenor has been already published vide our circular no.P/INST-IBD/2016/16 dated 27-September-2016.

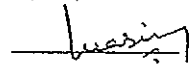
Product Name	Profit Payment Period	Waightlages assigned for the period Apr'2016 to Jun'2016	Waightlages assigned for the period Jul'2016 to Sep'2016	Waightlages assigned for the period Oct'2016 to Dec'2016	Nov-2016 (Declared)										Dec-2016 (Declared)										
					For deposits upto 31-Dec-10	For deposits from Jan '11 to Oct'11	For deposits from Nov'11 to Aug'2012	For deposits from Sep'12 to Dec'2012	For deposits from Jan'13 to Feb'13	For deposits from Mar'13 to Apr'13	For deposits from May'13 to Jun'15	For deposits from Feb'15 to Mar'15	For deposits from Apr'15 to May'15	For deposits from Jun'15 to Sep'15	For deposits from Oct'15 & onward	For deposits upto 31-Dec-10	For deposits from Jan '11 to Oct'11	For deposits from Nov'11 to Aug'2012	For deposits from Sep'12 to Dec'2012	For deposits from Jan'13 to Feb'13	For deposits from Mar'13 to Apr'13	For deposits from May'13 to Jun'15	For deposits from Feb'15 to Mar'15	For deposits from Apr'15 to May'15	For deposits from Jun'15 to Sep'15
1 Month	On Maturity	0.0710	0.0787	0.0824	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	4.20%	NA	NA	NA	NA	NA	NA	NA	NA	6.19%
3 Months	On Maturity	0.0727	0.0806	0.0843	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	4.30%	NA	NA	NA	NA	NA	NA	NA	NA	6.34%
6 Months	On Maturity	0.0760	0.0843	0.0883	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	4.50%	NA	NA	NA	NA	NA	NA	NA	NA	6.64%
One Year	Monthly	0.0769	0.0853	0.0892	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	4.55%	NA	NA	NA	NA	NA	NA	NA	NA	6.71%
	Quarterly	0.0786	0.0871	0.0912	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	4.65%	NA	NA	NA	NA	NA	NA	NA	NA	6.86%
	Six Monthly	0.0803	0.0890	0.0932	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	4.75%	NA	NA	NA	NA	NA	NA	NA	NA	7.01%
	On Maturity	0.0845	0.0937	0.0981	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	5.00%	NA	NA	NA	NA	NA	NA	NA	NA	7.38%
Three Years	Monthly	0.0837	0.0928	0.0971	NA	NA	NA	NA	NA	NA	6.75%	6.75%	6.35%	5.85%	4.95%	NA	NA	NA	NA	NA	NA	8.63%	8.63%	8.63%	7.30%
	Quarterly	0.0853	0.0946	0.0990	NA	NA	NA	NA	NA	NA	7.00%	7.00%	6.45%	5.95%	5.05%	NA	NA	NA	NA	NA	NA	8.78%	8.78%	8.78%	7.45%
	Six Monthly	0.0870	0.0965	0.1010	NA	NA	NA	NA	NA	NA	7.25%	7.25%	6.55%	6.05%	5.15%	NA	NA	NA	NA	NA	NA	8.93%	8.93%	8.93%	7.60%
	On Maturity	0.0929	0.1031	0.1079	NA	NA	NA	NA	NA	NA	8.00%	8.00%	6.65%	6.40%	5.50%	NA	NA	NA	NA	NA	NA	9.44%	9.44%	9.44%	8.11%
Five Years	Monthly	0.0777	0.0862	0.0902	NA	NA	10.25%	8.50%	7.25%	7.25%	7.00%	7.00%	6.45%	5.10%	4.60%	NA	NA	12.54%	12.54%	10.33%	10.33%	10.33%	7.52%	7.52%	6.78%
	Quarterly	0.0820	0.0909	0.0951	NA	NA	10.50%	8.75%	7.50%	7.50%	7.25%	7.25%	6.55%	5.35%	4.85%	NA	NA	12.90%	12.90%	10.68%	10.68%	10.68%	8.33%	8.33%	7.15%
	Six Monthly	0.0870	0.0965	0.1010	NA	NA	10.75%	9.00%	7.75%	7.75%	7.50%	7.50%	6.65%	5.65%	5.15%	NA	NA	13.27%	13.27%	11.06%	11.06%	11.06%	8.53%	8.53%	7.85%
	On Maturity	0.1014	0.1124	0.1177	NA	NA	13.50%	10.75%	8.25%	8.25%	8.25%	8.25%	6.70%	6.50%	6.00%	NA	NA	13.70%	13.70%	12.17%	12.17%	12.17%	9.59%	9.59%	8.85%
Ten Years	Monthly																								
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Profit Sharing Ratio

RABBUL MAL	70%
MUDARIB (Bank's Share)	30%

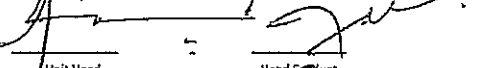
(No change in Profit Sharing Ratio since last two Quarters)

Prepared by:



Manager Pool Management

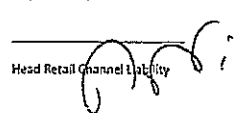
Reviewed by:



Unit Head
Pool Management

Head Product
Development

Approved by:



Head Retail Channel Liability



Resident Shariah
Board Member



Head Islamic
Banking

DECLARATION OF PROFIT RATES

For FCY Accounts

HBL Islamic Banking is pleased to announce the profit rates for the month of Dec'16.
Details of Current Declared Profit Rate and Historical Declared Profit Rates are as follows:

SAVING ACCOUNTS

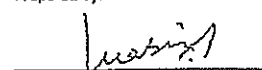
Product Name	Profit Payment Period	Weightages assigned for the period Apr'2016 to Jun'2016	Weightages assigned for the period Jul'2016 to Sep'2016	Weightages assigned for the period Oct'2016 to Dec'2016	Jan-15 (Declared)	Feb-15 (Declared)	Mar-15 (Declared)	Apr-15 (Declared)	May-15 (Declared)	Jun-15 (Declared)	Jul-15 (Declared)	Aug-15 (Declared)	Sep-15 (Declared)	Oct-15 (Declared)	Nov-15 (Declared)	Dec-15 (Declared)
HBL Islamic FC PLS Account	Quarterly															
Less than US\$ 1000		0.0595	0.0595	0.0595	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
US \$ 1000 to less than US \$ 50,000		0.0893	0.0893	0.0893	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%
From US \$ 50,000 & above		0.1190	0.1190	0.1190	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%
Less than Euro 1,000		0.0595	0.0595	0.0595	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
From Euro 1,000 & above		0.1786	0.1786	0.1786	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%
Less than UK £ 1,000		0.0595	0.0595	0.0595	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
From UK £ 1,000 & above		0.2381	0.2381	0.2381	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%
Product Name	Profit Payment Period	Weightages assigned for the period Apr'2016 to Jun'2016	Weightages assigned for the period Jul'2016 to Sep'2016	Weightages assigned for the period Oct'2016 to Dec'2016	Jan-16 (Declared)	Feb-16 (Declared)	Mar-16 (Declared)	Apr-16 (Declared)	May-16 (Declared)	Jun-16 (Declared)	Jul-16 (Declared)	Aug-16 (Declared)	Sep-16 (Declared)	Oct-16 (Declared)	Nov-16 (Declared)	Dec-16 (Declared)
HBL Islamic FC PLS Account	Quarterly															
Less than US\$ 1000		0.0595	0.0595	0.0595	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
US \$ 1000 to less than US \$ 50,000		0.0893	0.0893	0.0893	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%
From US \$ 50,000 & above		0.1190	0.1190	0.1190	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%
Less than Euro 1,000		0.0595	0.0595	0.0595	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
From Euro 1,000 & above		0.1786	0.1786	0.1786	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%
Less than UK £ 1,000		0.0595	0.0595	0.0595	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
From UK £ 1,000 & above		0.2381	0.2381	0.2381	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%

Profit Sharing Rate

RABBSULMAL	70%
MUDARIB (Bank's Share)	30%

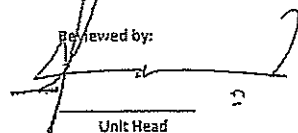
(No change in Profit Sharing Ratio since last two Quarters)

Prepared by:

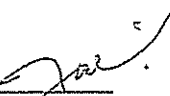


Manager Pool Management

Reviewed by:

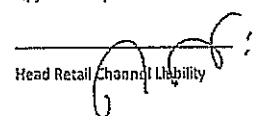


Unit Head
Pool Management



Head Product
Development

Approved by:



Head Retail Channel Liability



Resident Shariah
Board Member



Head Islamic
Banking

HBL Islamic Banking is pleased to announce the profit rates for the month of Dec-16.
Details of Current Declared Profit Rate and Historical Declared Profit Rates are as follows:

FIXED DEPOSITS

Product Name	Profit Payment Period	Weightages assigned for the period Apr-16 to Jun-16	Weightages assigned for the period Jul-16 to Sep-16	Weightages assigned for the period Oct-16 to Dec-16	Jan-16 (Declared)	Feb-16 (Declared)	Mar-16 (Declared)	Apr-16 (Declared)	May-16 (Declared)	Jun-16 (Declared)	Jul-16 (Declared)	Aug-16 (Declared)	Sep-16 (Declared)	Oct-16 (Declared)	Nov-16 (Declared)	Dec-16 (Declared)
HBL Islamic High Yield Foreign Currency Investment Deposit (HYFD)																
1 Month																
From US \$ 1,000 to 99,999	On Maturity	0.0293	0.0293	0.0293												
From US \$ 100,000 to 499,999		0.0293	0.0293	0.0293												
From US \$ 500,000 & above		0.0555	0.0555	0.0555												
2 Month																
From US \$ 1,000 to 99,999	On Maturity	0.0298	0.0298	0.0298												
From US \$ 100,000 to 499,999		0.0298	0.0298	0.0298												
From US \$ 500,000 & above		0.0555	0.0555	0.0555												
3 Month																
From US \$ 1,000 to 99,999	On Maturity	0.0309	0.0309	0.0309												
From US \$ 100,000 to 499,999		0.0309	0.0309	0.0309												
From US \$ 500,000 & above		0.0553	0.0553	0.0553												
6 Month																
From US \$ 1,000 to 99,999	On Maturity	0.1162	0.1162	0.1162												
From US \$ 100,000 to 499,999		0.1726	0.1726	0.1726												
From US \$ 500,000 & above		0.2381	0.2381	0.2381	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%
12 Month																
From US \$ 1,000 to 99,999	On Maturity	0.4167	0.4167	0.4167	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%
From US \$ 100,000 to 499,999		0.4762	0.4762	0.4762	0.80%	0.80%	0.80%	0.80%	0.80%	0.80%	0.80%	0.80%	0.80%	0.80%	0.80%	0.80%
From US \$ 500,000 & above		0.5357	0.5357	0.5357												
1 Month																
From Euro 1,000 to 99,999	On Maturity	0.0289	0.0289	0.0289												
From Euro 100,000 to 499,999		0.0595	0.0595	0.0595												
From Euro 500,000 & above		0.1150	0.1150	0.1150												
2 Month																
From Euro 1,000 to 99,999	On Maturity	0.0553	0.0553	0.0553												
From Euro 100,000 to 499,999		0.1150	0.1150	0.1150												
From Euro 500,000 & above		0.1766	0.1766	0.1766												
3 Month																
From Euro 1,000 to 99,999	On Maturity	0.1150	0.1150	0.1150												
From Euro 100,000 to 499,999		0.1766	0.1766	0.1766												
From Euro 500,000 & above		0.2381	0.2381	0.2381												
6 Month																
From Euro 1,000 to 99,999	On Maturity	0.2978	0.2978	0.2978												
From Euro 100,000 to 499,999		0.3571	0.3571	0.3571												
From Euro 500,000 & above		0.4167	0.4167	0.4167												
12 Month																
From Euro 1,000 to 99,999	On Maturity	0.4167	0.4167	0.4167	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%	0.70%
From Euro 100,000 to 499,999		0.4762	0.4762	0.4762												
From Euro 500,000 & above		0.5357	0.5357	0.5357												
1 Month																
From LKR € 1,000 to 99,999	On Maturity	0.0595	0.0595	0.0595												
From LKR € 100,000 to 499,999		0.1150	0.1150	0.1150												
From LKR € 500,000 & above		0.1766	0.1766	0.1766												
2 Month																
From LKR € 1,000 to 99,999	On Maturity	0.0595	0.0595	0.0595												
From LKR € 100,000 to 499,999		0.1150	0.1150	0.1150												
From LKR € 500,000 & above		0.1766	0.1766	0.1766												
3 Month																
From LKR € 1,000 to 99,999	On Maturity	0.1150	0.1150	0.1150												
From LKR € 100,000 to 499,999		0.1766	0.1766	0.1766												
From LKR € 500,000 & above		0.2381	0.2381	0.2381												
6 Month																
From LKR € 1,000 to 99,999	On Maturity	0.1766	0.1766	0.1766												
From LKR € 100,000 to 499,999		0.2381	0.2381	0.2381												
From LKR € 500,000 & above		0.2978	0.2978	0.2978												
12 Month																
From LKR € 1,000 to 99,999	On Maturity	0.3571	0.3571	0.3571	0.80%	0.80%	0.80%	0.80%	0.80%	0.80%	0.80%	0.80%	0.80%	0.80%	0.80%	0.80%
From LKR € 100,000 to 499,999		0.4167	0.4167	0.4167												
From LKR € 500,000 & above		0.4762	0.4762	0.4762												

Profit Sharing Rate

QARIB 3121	70%
QARIB (Bank's Share)	30%

(No change in Profit Sharing Rate since last two Quarters)

Prepared by:

Manager Pool Management

Approved by:

Head Islamic Banking

Reviewed by:

Unit Head
Pool Management

Resident Shariah
Board Member

Head Product
Development

Head Islamic
Banking